

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Edward Silfies  
Kelly Elliott

Case No.: 5-16-04475MJC

**Debtor(s)**

## Chapter 13 **Debtor(s)**

## **NOTICE OF FINAL CURE PAYMENT**

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

## PART 1: MORTGAGE INFORMATION

Creditor Name: Select Portfolio  
Court Claim Number: 06  
Last Four of Loan Number: 7940  
Property Address if applicable: 28 Robin Ln

## PART 2: CURE AMOUNT

### **Total cure disbursement made by the trustee:**

- |    |   |          |
|----|---|----------|
| a. | Allowed prepetition arrearages:   | \$902.90 |
| b. | Prepetition arrearages paid by the trustee:   | \$902.90 |
| c. | Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):                         | \$0.00   |
| d. | Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee: | \$0.00   |
| e. | Allowed postpetition arrearage:   | \$0.00   |
| f. | Postpetition arrearage paid by the trustee:   | \$0.00   |
| g. | Total b, d, and f:  | \$902.90 |

### **PART 3: POSTPETITION MORTGAGE PAYMENT**

Mortgage was paid through the Trustee from April 2018 through October 2023.

Current monthly mortgage payment: \$906.90

The next post-petition payment was due

on: November 2023

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the

default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: January 23, 2024

Respectfully submitted,

/s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Edward Silfies  
Kelly Elliott

Case No.: 5-16-04475MJC

Chapter 13

**Debtor(s)**

**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on January 23, 2024, I served a copy of this Notice of Final Cure Payment on the following parties by 1<sup>st</sup> Class mail from Hummelstown, PA, unless served electronically.

**Served Electronically**

Raymond W Ferrario, Esquire  
Suite 528 Scranton Life Bldg  
538 Spruce St  
Scranton, PA 18503

**Served by First Class Mail**

Select Portfolio Servicing, Inc  
PO Box 65250  
Salt Lake City UT 84165

Edward Silfies  
Kelly Elliott  
28 Robin Ln  
Hawley PA 18428

I certify under penalty of perjury that the foregoing is true and correct.

Date: January 23, 2024

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee  
Jack N. Zaharopoulos  
Suite A, 8125 Adams Dr.  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
email: [info@pamd13trustee.com](mailto:info@pamd13trustee.com)

# Disbursements for Claim

**Case: 16-04475 EDWARD SILFIES**

**SELECT PORTFOLIO SERVICING**  
 BANKRUPTCY DEPT.  
 PO BOX 65450  
 SALT LAKE CITY, UT 841

Sequence: 07  
 Modify:  
 Filed Date:  
 Hold Code:

Acct No: 7940

Amt Sched:	\$0.00	Debt:	\$53,373.45	Interest Paid:	\$0.00
Amt Due:	\$816.66	Paid:	\$53,373.45	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		

<b>5010 SELECT PORTFOLIO SERVICING</b>								
						DisbDescrp		
501-0	SELECT PORTFOLIO SERVICING		10/18/2023	2030062	\$816.66	\$0.00	\$816.66	10/26/2023
						Payment for 10/2023		
501-0	SELECT PORTFOLIO SERVICING		09/19/2023	2029081	\$816.66	\$0.00	\$816.66	09/28/2023
						Payment for 9/2023		
501-0	SELECT PORTFOLIO SERVICING		08/09/2023	2028063	\$816.66	\$0.00	\$816.66	08/17/2023
						Payment for 8/2023		
501-0	SELECT PORTFOLIO SERVICING		07/11/2023	2027074	\$761.88	\$0.00	\$761.88	07/20/2023
						Payment for 7/2023		
501-0	SELECT PORTFOLIO SERVICING		06/13/2023	2026155	\$761.88	\$0.00	\$761.88	06/21/2023
						Payment for 6/2023		
501-0	SELECT PORTFOLIO SERVICING		05/16/2023	2025219	\$761.88	\$0.00	\$761.88	05/26/2023
						Payment for 5/2023		
501-0	SELECT PORTFOLIO SERVICING		04/18/2023	2024224	\$761.88	\$0.00	\$761.88	04/26/2023
						Payment for 4/2023		
501-0	SELECT PORTFOLIO SERVICING		03/15/2023	2023179	\$761.88	\$0.00	\$761.88	03/24/2023
						Payment for 2/2023		
501-0	SELECT PORTFOLIO SERVICING		03/15/2023	2023179	\$761.88	\$0.00	\$761.88	03/24/2023
						Payment for 3/2023		
501-0	COMMUNITY LOAN SERVICING, LLC		01/18/2023	2020687	\$761.88	\$0.00	\$761.88	01/27/2023
						Payment for 1/2023		
501-0	COMMUNITY LOAN SERVICING, LLC		12/13/2022	2019699	\$761.88	\$0.00	\$761.88	12/29/2022
						Payment for 12/2022		
501-0	COMMUNITY LOAN SERVICING, LLC		11/16/2022	2018738	\$761.88	\$0.00	\$761.88	12/14/2022
						Payment for 11/2022		
501-0	COMMUNITY LOAN SERVICING, LLC		10/18/2022	2017679	\$761.88	\$0.00	\$761.88	10/28/2022
						Payment for 10/2022		
501-0	COMMUNITY LOAN SERVICING, LLC		09/13/2022	2016655	\$761.88	\$0.00	\$761.88	09/22/2022
						Payment for 8/2022		

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	COMMUNITY LOAN SERVICING, LLC		09/13/2022	2016655	\$761.88	\$0.00	\$761.88	09/22/2022
								Payment for 9/2022
501-0	COMMUNITY LOAN SERVICING, LLC		08/17/2022	2015585	\$761.88	\$0.00	\$761.88	08/30/2022
								Payment for 6/2022
501-0	COMMUNITY LOAN SERVICING, LLC		08/17/2022	2015585	\$761.88	\$0.00	\$761.88	08/30/2022
								Payment for 7/2022
501-0	COMMUNITY LOAN SERVICING, LLC		07/13/2022	2014546	\$784.03	\$0.00	\$784.03	07/22/2022
								Payment for 4/2022
501-0	COMMUNITY LOAN SERVICING, LLC		07/13/2022	2014546	\$784.03	\$0.00	\$784.03	07/22/2022
								Payment for 5/2022
501-0	COMMUNITY LOAN SERVICING, LLC		06/14/2022	2013580	\$784.03	\$0.00	\$784.03	06/28/2022
								Payment for 3/2022
501-0	COMMUNITY LOAN SERVICING, LLC		05/17/2022	2012514	\$784.03	\$0.00	\$784.03	05/27/2022
								Payment for 2/2022
501-0	COMMUNITY LOAN SERVICING, LLC		05/17/2022	2012514	\$784.03	\$0.00	\$784.03	05/27/2022
								Payment for 1/2022
501-0	COMMUNITY LOAN SERVICING, LLC		04/12/2022	2011462	\$784.03	\$0.00	\$784.03	04/26/2022
								Payment for 12/2021
501-0	COMMUNITY LOAN SERVICING, LLC		03/16/2022	2010446	\$784.03	\$0.00	\$784.03	03/29/2022
								Payment for 11/2021
501-0	COMMUNITY LOAN SERVICING, LLC		02/16/2022	2009473	\$784.03	\$0.00	\$784.03	02/28/2022
								Payment for 9/2021
501-0	COMMUNITY LOAN SERVICING, LLC		02/16/2022	2009473	\$784.03	\$0.00	\$784.03	02/28/2022
								Payment for 10/2021
501-0	COMMUNITY LOAN SERVICING, LLC		01/19/2022	2008466	\$784.03	\$0.00	\$784.03	01/27/2022
								Payment for 8/2021
501-0	COMMUNITY LOAN SERVICING, LLC		12/15/2021	2007453	\$784.03	\$0.00	\$784.03	12/24/2021
								Payment for 6/2021
501-0	COMMUNITY LOAN SERVICING, LLC		12/15/2021	2007453	\$784.03	\$0.00	\$784.03	12/24/2021
								Payment for 7/2021
501-0	COMMUNITY LOAN SERVICING, LLC		11/16/2021	2006427	\$796.13	\$0.00	\$796.13	11/29/2021
								Payment for 5/2021
501-0	COMMUNITY LOAN SERVICING, LLC		10/14/2021	2005381	\$796.13	\$0.00	\$796.13	10/27/2021
								Payment for 3/2021
501-0	COMMUNITY LOAN SERVICING, LLC		10/14/2021	2005381	\$796.13	\$0.00	\$796.13	10/27/2021
								Payment for 4/2021
501-0	COMMUNITY LOAN SERVICING, LLC		09/14/2021	2004377	\$796.13	\$0.00	\$796.13	09/24/2021
								Payment for 2/2021
501-0	COMMUNITY LOAN SERVICING, LLC		08/18/2021	2003327	\$796.13	\$0.00	\$796.13	08/27/2021
								Payment for 1/2021

<u>Claim</u>	<u>Name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	COMMUNITY LOAN SERVICING, LLC		07/14/2021	2002293	\$796.13	\$0.00	\$796.13	07/22/2021
								Payment for 12/2020
501-0	COMMUNITY LOAN SERVICING, LLC		06/16/2021	2001319	\$795.42	\$0.00	\$795.42	06/24/2021
								Payment for 11/2020
501-0	COMMUNITY LOAN SERVICING, LLC		05/18/2021	2000295	\$795.42	\$0.00	\$795.42	05/26/2021
								Payment for 9/2020
501-0	COMMUNITY LOAN SERVICING, LLC		05/18/2021	2000295	\$795.42	\$0.00	\$795.42	05/26/2021
								Payment for 10/2020
501-0	COMMUNITY LOAN SERVICING, LLC		05/18/2021	2000295	\$795.42	\$0.00	\$795.42	05/26/2021
								Payment for 7/2020
501-0	COMMUNITY LOAN SERVICING, LLC		05/18/2021	2000295	\$795.42	\$0.00	\$795.42	05/26/2021
								Payment for 8/2020
501-0	M & T BANK		04/15/2021	1229195	\$795.42	\$0.00	\$795.42	04/20/2021
								Payment for 6/2020
501-0	M & T BANK		03/17/2021	1228176	\$795.42	\$0.00	\$795.42	03/23/2021
								Payment for 5/2020
501-0	M & T BANK		01/19/2021	1226144	\$795.42	\$0.00	\$795.42	01/26/2021
								Payment for 4/2020
501-0	M & T BANK		12/10/2020	1224356	\$795.42	\$0.00	\$795.42	12/29/2020
								Payment for 3/2020
501-0	M & T BANK		10/15/2020	1222593	\$795.42	\$0.00	\$795.42	10/21/2020
								Payment for 2/2020
501-0	M & T BANK		04/14/2020	1216420	\$795.42	\$0.00	\$795.42	04/21/2020
								Payment for 1/2020
501-0	M & T BANK		03/12/2020	1215135	\$795.42	\$0.00	\$795.42	03/17/2020
								Payment for 12/2019
501-0	M & T BANK		01/16/2020	1212472	\$795.42	\$0.00	\$795.42	01/22/2020
								Payment for 11/2019
501-0	M & T BANK		12/12/2019	1211096	\$795.42	\$0.00	\$795.42	12/17/2019
								Payment for 9/2019
501-0	M & T BANK		12/12/2019	1211096	\$795.42	\$0.00	\$795.42	12/17/2019
								Payment for 10/2019
501-0	M & T BANK		10/10/2019	1208651	\$795.42	\$0.00	\$795.42	10/16/2019
								Payment for 8/2019
501-0	M & T BANK		09/26/2019	1207440	\$795.42	\$0.00	\$795.42	10/01/2019
								Payment for 7/2019
501-0	M & T BANK		08/07/2019	1205985	\$795.42	\$0.00	\$795.42	08/13/2019
								Payment for 6/2019
501-0	M & T BANK		07/11/2019	1204619	\$795.42	\$0.00	\$795.42	07/16/2019
								Payment for 5/2019

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
501-0	M & T BANK		06/06/2019	1203226	\$795.42	\$0.00	\$795.42	06/11/2019
						Payment for 3/2019		
501-0	M & T BANK		06/06/2019	1203226	\$795.42	\$0.00	\$795.42	06/11/2019
						Payment for 4/2019		
501-0	M & T BANK		04/11/2019	1200571	\$795.42	\$0.00	\$795.42	04/16/2019
						Payment for 1/2019		
501-0	M & T BANK		04/11/2019	1200571	\$795.42	\$0.00	\$795.42	04/16/2019
						Payment for 2/2019		
501-0	M & T BANK		01/10/2019	1196834	\$795.42	\$0.00	\$795.42	01/15/2019
						Payment for 12/2018		
501-0	M & T BANK		12/13/2018	1195451	\$775.77	\$0.00	\$775.77	12/18/2018
						Payment for 11/2018		
501-0	M & T BANK		11/08/2018	1194064	\$775.77	\$0.00	\$775.77	11/14/2018
						Payment for 10/2018		
501-0	M & T BANK		10/10/2018	1192691	\$775.77	\$0.00	\$775.77	10/16/2018
						Payment for 8/2018		
501-0	M & T BANK		10/10/2018	1192691	\$775.77	\$0.00	\$775.77	10/16/2018
						Payment for 9/2018		
501-0	M & T BANK		09/06/2018	1191374	\$775.77	\$0.00	\$775.77	09/11/2018
						Payment for 7/2018		
501-0	M & T BANK		07/12/2018	1188674	\$775.77	\$0.00	\$775.77	07/17/2018
						Payment for 5/2018		
501-0	M & T BANK		07/12/2018	1188674	\$775.77	\$0.00	\$775.77	07/17/2018
						Payment for 6/2018		
501-0	M & T BANK		05/15/2018	1185978	\$775.77	\$0.00	\$775.77	05/21/2018
						Payment for 3/2018		
501-0	M & T BANK		05/15/2018	1185978	\$775.77	\$0.00	\$775.77	05/21/2018
						Payment for 4/2018		
Sub-totals:						\$53,373.45	\$0.00	\$53,373.45
Grand Total:						\$53,373.45	\$0.00	

# Disbursements for Claim

**Case: 16-04475      EDWARD SILFIES**

**M & T BANK**  
P.O. BOX 1288

BUFFALO, NY 14240

Acct No: 7940/PRE ARREARS/20 ROBIN

Sequence: 24

Modify:

Filed Date: 12/13/2016 12:00:00AM

Hold Code: D

LOAN MODIFICATION

Amt Sched:	\$118,931.00	Debt:	\$902.90	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$902.90	Accrued Int:	\$0.00
				Balance Due:	\$0.00

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>	<u>DisbDescrp</u>
<b>5200 M &amp; T BANK</b>									
520-0	M & T BANK		12/05/2017	1177372	\$390.83	\$0.00	\$390.83	12/11/2017	
520-0	M & T BANK		11/08/2017	1175972	\$390.83	\$0.00	\$390.83	11/14/2017	
520-0	M & T BANK		09/19/2017	1173350	\$121.24	\$0.00	\$121.24	09/25/2017	
Sub-totals:					\$902.90	\$0.00	\$902.90		
Grand Total:					\$902.90	\$0.00			